

## Chapter : 8142 Insurance Commission

**Vision :** We seek to become a pioneer commission in regulating and developing the insurance sector to reach the dedication of Jordan as a regional insurance center.

**Mission :** The Insurance Commission is a public institution aiming at protecting the rights of the insured persons and developing the insurance services in the Kingdom.

**Legal Framework:** Insurance Regulatory Act No.( 33) for the year 1999 and its amendments.

### Strategic Plan :

Preparation Year : 2008

Time Period Of Plan : 2009-2012

Date Of Last Update Plan : 2010

Strategic Objectives / Performance Indicators									
Strategic Objectives Description	Performance Measurement Indicators	Base Value		Actual Value	Target Value	Initial Internal Evaluation	Target		
		Base Year	Value				2010	2011	2011
		1 - Continuous development and update for the Commission's internal activities.	1 Commitment percentage to action plan implementation.	2008	%50	%87	%90	%80	%90
2 - Developing and regulating the insurance sector and preserving the balance among insurance relationship parties and expanding the insurance coverage for different society segments.	1 Insurance premium growth (in million).	2007	292	409	450	435	510	580	610
	2 Portion of individual from insurance installments (In JDs)	2007	51	67	70	69	80	87	94

Programs / Performance Indicators										
Goal	Programs	Description of Performance Indicators	Base Value		Actual Value	Target Value	Initial Internal Evaluation	Target		
			Base Year	Value				2010	2011	2011
			1	8681 Administration and Support Services	1 Number of e-systems projects implemented annually to regulate the activities of the Commission.	2008	2	5	4	4
2 Percentage of functional satisfaction.	2008	%79			%78	%85	%60	%80	%80	%80
2	8682 Regulating and developing Insurance Sector	1 Percentage of companies committed to capital adequacy ( minimum limit of solvency margin).	2007	%75	%79	%90	%80	%90	%90	%90
		2 Number of those holding specialized vocational certificates in Insurance.	2007	35	45	50	45	50	50	50

Programs Appropriations									
Goal	Programs		Actual	Estimated	Re-estimated	Estimated	indicative	indicative	
			2010	2011	2011	2012	2013	2014	
1	8681	Administration and Support Services	Current	2324821	2585000	2030000	2085000	2150000	2200000
			Capital	76287	160000	100000	90000	90000	90000
			Total	2401108	2745000	2130000	2175000	2240000	2290000
2	8682	Regulating and developing Insurance Sector	Current	0	0	0	0	0	0
			Capital	137792	230000	200000	187000	197000	207000
			Total	137792	230000	200000	187000	197000	207000
			Total of Current	2324821	2585000	2030000	2085000	2150000	2200000
			Total of Capital	214079	390000	300000	277000	287000	297000
			Total of Chapter	2538900	2975000	2330000	2362000	2437000	2497000

Capital Projects Appropriations								
Prog.	Projects		Actual	Estimated	Re-estimated	Estimated	indicative	indicative
			2010	2011	2011	2012	2013	2014
8681	001	Administration	43363	70000	70000	50000	50000	50000
	002	E-government	32924	90000	30000	40000	40000	40000
		Total Of Program	76287	160000	100000	90000	90000	90000

## Capital Projects Appropriations

Prog.	Projects		Actual	Estimated	Re-estimated	Estimated	indicative	indicative
			2010	2011	2011	2012	2013	2014
8682	001	Regulating and developing Insurance Sector Program Adminis	700	10000	10000	10000	10000	10000
	002	Field Inspection and audit on Insurance Companies	1908	10000	10000	7000	7000	7000
	003	Vocational Habilitation	13999	20000	20000	20000	20000	20000
	004	Dedicating Jordan as regional center	69529	150000	120000	90000	100000	110000
	005	Insurance awareness	7773	25000	25000	20000	20000	20000
	006	Developing insurance sector	43883	15000	15000	40000	40000	40000
		Total Of Program	137792	230000	200000	187000	197000	207000
		Total	214079	390000	300000	277000	287000	297000

# Budget Summary of Insurance Commission

(In JDs)

Description	Actual 2010	Estimated 2011	Re-estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
<b>Revenues</b>						
142	Revenues of Selling Goods and Services	2910700	3570000	3400000	3913000	4380000
<b>Total Revenues</b>		2910700	3570000	3400000	3913000	4380000
<b>Expenditures</b>						
<b>A - Current Expenditures</b>						
211	Salaries, Wages and allowances	1503094	1665000	1287000	1320000	1360000
212	Social Security Contributions	161835	180000	133000	135000	140000
221	Use of Goods and Services	341024	360000	320000	330000	340000
242	Internal Interests	0	0	0	0	0
251	Subsidies to nonfinancial public corporations	0	4000	0	2000	2000
282	Other miscellaneous expenditures	318868	376000	290000	298000	308000
<b>Total Current Expenditures</b>		2324821	2585000	2030000	2085000	2150000
<b>B - Capital Expenditures</b>						
202001	Capital - Domestic Funding	214079	390000	300000	277000	287000
<b>Total Capital Expenditures</b>		214079	390000	300000	277000	287000
<b>Total Expenditures</b>		2538900	2975000	2330000	2362000	2437000
<b>Deficit \ Surplus before Financing</b>		371800	595000	1070000	1551000	1943000
<b>FINANCING BUDGET</b>						
<b>A - Uses</b>						
5113001	Repayment of deficit before financing	0	0	0	0	0
5114001	Transferring the surplus of governmental units into treasur	0	0	1030800	1551000	1943000
5119007	Reserves for Obligations Repayment	371800	958000	0	0	0
5119999	Other	0	0	411000	0	0
<b>Total Uses</b>		371800	958000	1441800	1551000	1943000
<b>B - Sources</b>						
4113001	Budget Surplus before financing	371800	595000	1070000	1551000	1943000
4119004	Usage of reserves for liabilities repayment	0	363000	371800	0	0
<b>Total Sources</b>		371800	958000	1441800	1551000	1943000
<b>Deficit \ Surplus after Financing</b>		0	0	0	0	0

# Revenues

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(In JDs )

Group No.	Item	Description	Actual 2010	Estimated 2011	Re-estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
1421		Sales by Market Governmental Establishments						
	036	Current Revenues of Insurance Commission						
	001	Current Revenues	2572675	3370000	3250000	3763000	4230000	4690000
	999	Miscellaneous Revenues	338025	200000	150000	150000	150000	150000
		Total of Item	2910700	3570000	3400000	3913000	4380000	4840000
		Total	2910700	3570000	3400000	3913000	4380000	4840000
		Total Revenues	2910700	3570000	3400000	3913000	4380000	4840000

# Overall Summary of Current Expenditures for the years 2010 - 2014

Chapter : 8142 Insurance Commission

( In JDs )

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
21		Compensations of Employees						
2111		Salaries, Wages and allowances						
	102	Permanent Unclassified Employees' Sala	1009248	1099000	870000	896000	923000	951000
	103	Contract Employees' Salaries	19031	36000	0	1000	1000	1000
	105	Personal Cost of Living Allowance	70767	75000	75000	77000	79500	82000
	110	Overtime Allowance	15582	15000	12000	13000	13500	14000
	112	Other Allowances	273215	311000	265000	272000	280000	288000
	114	Transport Allowance	100737	114000	50000	51000	53000	54000
	116	Employees' bonuses	14514	15000	15000	10000	10000	10000
<b>Total</b>			<b>1503094</b>	<b>1665000</b>	<b>1287000</b>	<b>1320000</b>	<b>1360000</b>	<b>1400000</b>
2121		Social Security Contributions						
	301	Social Security	161835	180000	133000	135000	140000	145000
<b>Total</b>			<b>161835</b>	<b>180000</b>	<b>133000</b>	<b>135000</b>	<b>140000</b>	<b>145000</b>
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	160255	166000	160000	170000	172500	172500
	202	Telecommunications Services	28251	30000	25000	25000	25500	25500
	203	Water	2505	3000	3000	3000	3500	3500
	204	Electricity	29030	26000	24000	24000	24500	24500
	205	Fuels	4085	5000	4000	4000	4500	4500
	206	Maintenance of Machines, furniture and	12481	13000	8000	8000	8500	8500
	207	Maintenance of Vehicles, Heavy Duty Ma	2334	3500	2500	2500	3000	3000
	208	Repair and maintenance of buildings and	1669	3500	2500	2500	3000	3000
	209	Office Supplies	17741	26000	20000	20000	20500	20500
	210	Raw materials ( Medicines, Clothes, Foo	2446	6000	5000	5000	5500	5500
	211	Cleaning Services and supplies ( includi	25179	24000	24000	24000	24500	24500
	212	Insurance	2242	3000	3000	3000	3500	3500
	213	Official Travel Missions	27471	21000	15000	15000	16500	16500
	214	Other goods and services expenses	25335	30000	24000	24000	24500	24500
<b>Total</b>			<b>341024</b>	<b>360000</b>	<b>320000</b>	<b>330000</b>	<b>340000</b>	<b>340000</b>
25		Subsidies						
2511		Subsidies to nonfinancial public co						
	304	Subsidies to nonfinancial public corpora	0	4000	0	2000	2000	2000
<b>Total</b>			<b>0</b>	<b>4000</b>	<b>0</b>	<b>2000</b>	<b>2000</b>	<b>2000</b>
28		Other expenditures						
2821		Other miscellaneous expenditures						
	302	Contributions	251514	292000	212000	214000	224000	229000
	303	Scientific Scholarships and Training Cou	2484	22000	16000	22000	22000	22000
	305	Non-Employees' Bonuses	64870	62000	62000	62000	62000	62000
<b>Total</b>			<b>318868</b>	<b>376000</b>	<b>290000</b>	<b>298000</b>	<b>308000</b>	<b>313000</b>
<b>Total of Chapter</b>			<b>2324821</b>	<b>2585000</b>	<b>2030000</b>	<b>2085000</b>	<b>2150000</b>	<b>2200000</b>

**Current Expenditures According to Program For the years 2010 - 2014**

Chapter : 8142 Insurance Commission

( In JDs )

Program 8681 Administration and Support Services								
Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
21		Compensations of Employees						
2111		Salaries, Wages and allowances						
	102	Permanent Unclassified Employees	1009248	1099000	870000	896000	923000	951000
	103	Contract Employees' Salaries	19031	36000	0	1000	1000	1000
	105	Personal Cost of Living Allowance	70767	75000	75000	77000	79500	82000
	110	Overtime Allowance	15582	15000	12000	13000	13500	14000
	112	Other Allowances	273215	311000	265000	272000	280000	288000
	114	Transport Allowance	100737	114000	50000	51000	53000	54000
	116	Employees' bonuses	14514	15000	15000	10000	10000	10000
		<b>Total</b>	<b>1503094</b>	<b>1665000</b>	<b>1287000</b>	<b>1320000</b>	<b>1360000</b>	<b>1400000</b>
2121		Social Security Contributions						
	301	Social Security	161835	180000	133000	135000	140000	145000
		<b>Total</b>	<b>161835</b>	<b>180000</b>	<b>133000</b>	<b>135000</b>	<b>140000</b>	<b>145000</b>
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	160255	166000	160000	170000	172500	172500
	202	Telecommunications Services	28251	30000	25000	25000	25500	25500
	203	Water	2505	3000	3000	3000	3500	3500
	204	Electricity	29030	26000	24000	24000	24500	24500
	205	Fuels	4085	5000	4000	4000	4500	4500
	206	Maintenance of Machines, furniture	12481	13000	8000	8000	8500	8500
	207	Maintenance of Vehicles, Heavy Du	2334	3500	2500	2500	3000	3000
	208	Repair and maintenance of building	1669	3500	2500	2500	3000	3000
	209	Office Supplies	17741	26000	20000	20000	20500	20500
	210	Raw materials ( Medicines, Clothes	2446	6000	5000	5000	5500	5500
	211	Cleaning Services and supplies ( in	25179	24000	24000	24000	24500	24500
	212	Insurance	2242	3000	3000	3000	3500	3500
	213	Official Travel Missions	27471	21000	15000	15000	16500	16500
	214	Other goods and services expense	25335	30000	24000	24000	24500	24500
		<b>Total</b>	<b>341024</b>	<b>360000</b>	<b>320000</b>	<b>330000</b>	<b>340000</b>	<b>340000</b>
25		Subsidies						
2511		Subsidies to public corporations						
	304	Subsidies to nonfinancial public co	0	4000	0	2000	2000	2000
	064	Supporting local society program	0	4000	0	2000	2000	2000
		<b>Total</b>	<b>0</b>	<b>4000</b>	<b>0</b>	<b>2000</b>	<b>2000</b>	<b>2000</b>
28		Other expenditures						
2821		Other current expenses						
	302	Contributions	251514	292000	212000	214000	224000	229000
	303	Scientific Scholarships and Trainin	2484	22000	16000	22000	22000	22000
	305	Non-Employees' Bonuses	64870	62000	62000	62000	62000	62000
		<b>Total</b>	<b>318868</b>	<b>376000</b>	<b>290000</b>	<b>298000</b>	<b>308000</b>	<b>313000</b>
		<b>Total of Program</b>	<b>2324821</b>	<b>2585000</b>	<b>2030000</b>	<b>2085000</b>	<b>2150000</b>	<b>2200000</b>
		<b>Total of Chapter</b>	<b>2324821</b>	<b>2585000</b>	<b>2030000</b>	<b>2085000</b>	<b>2150000</b>	<b>2200000</b>

# Overall Summary of Capital Expenditures for the years 2010 - 2014

Chapter : 8142 Insurance Commission

( In JDs )

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
		Expenditures						
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses	181981	310000	230000	257000	267000	277000
		Total	181981	310000	230000	257000	267000	277000
28		Other expenditures						
2822		Other miscellaneous expenditures						
	504	Studies, Researches and Consultations	1908	60000	50000	5000	5000	5000
		Total	1908	60000	50000	5000	5000	5000
		Fixed Assets						
31		Non-financial Assets						
3112		Fixed Assets						
	505	Equipments, Machines and Apparatus	30190	10000	10000	10000	10000	10000
		Total	30190	10000	10000	10000	10000	10000
3113		Fixed Assets						
	511	Equipping and furnishing	0	10000	10000	5000	5000	5000
		Total	0	10000	10000	5000	5000	5000
		Total of Chapter	214079	390000	300000	277000	287000	297000

**Capital Expenditures According to Programs and Projects for the years 2010 - 2014**

Chapter : 8142 Insurance Commission

( In JDs )

Program : 8681 Administration and Support Services

Project : 001 Administration

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	013	Services Contracts	13173	50000	50000	35000	35000	35000
		Total of Item	13173	50000	50000	35000	35000	35000
31		Non-financial Assets						
3112		Machinery and Equipment						
	505	Equipments, Machines and Apparatus						
	001	Computers and accessories	30190	10000	10000	10000	10000	10000
		Total of Item	30190	10000	10000	10000	10000	10000
3113		Other Fixed Assets						
	511	Equipping and furnishing						
	009	Office Furniture and Apparatus	0	10000	10000	5000	5000	5000
		Total of Item	0	10000	10000	5000	5000	5000
		Total of Project	43363	70000	70000	50000	50000	50000

Project : 002 E-government

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	036	Computerization and automation operations expense	32924	90000	30000	40000	40000	40000
		Total of Item	32924	90000	30000	40000	40000	40000
		Total of Project	32924	90000	30000	40000	40000	40000
		Total of Program	76287	160000	100000	90000	90000	90000



**Capital Expenditures According to Programs and Projects for the years 2010 - 2014**

Chapter : 8142 Insurance Commission

( In JDs )

Program : 8682 Regulating and developing Insurance Sector

Project : 001 Regulating and developing Insurance Sector Program Administration

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	032	Conventions Celebrations and Workshops	0	10000	10000	5000	5000	5000
	999	n.e.c	700	0	0	5000	5000	5000
		Total of Item	700	10000	10000	10000	10000	10000
		Total of Project	700	10000	10000	10000	10000	10000

Project : 002 Field Inspection and audit on Insurance Companies

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	065	Different activities	0	0	0	7000	7000	7000
		Total of Item	0	0	0	7000	7000	7000
28		Other expenditures						
2822		Other Capital expenditures						
	504	Studies, Researches and Consultations						
	027	Purchasing consulting services	1908	10000	10000	0	0	0
		Total of Item	1908	10000	10000	0	0	0
		Total of Project	1908	10000	10000	7000	7000	7000

Project : 003 Vocational Habilitation

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	008	Training expenses	13999	15000	15000	15000	15000	15000
	044	Establishment expenses	0	5000	5000	5000	5000	5000
		Total of Item	13999	20000	20000	20000	20000	20000
		Total of Project	13999	20000	20000	20000	20000	20000

Project : 004 Dedicating Jordan as regional center

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	065	Different activities	69529	100000	80000	85000	95000	105000
		Total of Item	69529	100000	80000	85000	95000	105000
28		Other expenditures						
2822		Other Capital expenditures						
	504	Studies, Researches and Consultations						
	036	Different studies	0	50000	40000	5000	5000	5000
		Total of Item	0	50000	40000	5000	5000	5000
		Total of Project	69529	150000	120000	90000	100000	110000

**Capital Expenditures According to Programs and Projects for the years 2010 - 2014**

Chapter : 8142 Insurance Commission

( In JDs )

Program : 8682 Regulating and developing Insurance Sector

Project : 005 Insurance awareness

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	017	Promotion, advertising and PR	7773	25000	25000	20000	20000	20000
		Total of Item	7773	25000	25000	20000	20000	20000
		Total of Project	7773	25000	25000	20000	20000	20000

Project : 006 Developing insurance sector

Fund Source : 202001 Capital - Domestic Funding

Group	Item	Description	Actual 2010	Estimated 2011	Re-Estimated 2011	Estimated 2012	Indicative 2013	Indicative 2014
22		Use of Goods and Services						
2211		Use of Goods and Services						
	512	Operating and maintenance Expenses						
	008	Training expenses	3900	3000	3000	2000	2000	2000
	999	n.e.c	39983	12000	12000	38000	38000	38000
		Total of Item	43883	15000	15000	40000	40000	40000
		Total of Project	43883	15000	15000	40000	40000	40000
		Total of Program	137792	230000	200000	187000	197000	207000
		Total of Chapter	214079	390000	300000	277000	287000	297000